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5-28-02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Singhal

Serial No.: 09/891,913

Filed: 6/26/2001

Title: METHOD AND APPARATUS FOR  
A PAYMENT CARD SYSTEM

Attorney Docket No.: 11195.33

Assistant Commissioner for Patents  
Washington, D.C. 20231



Group Art Unit:  
2167  
Examiner:  
Unknown

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**INFORMATION DISCLOSURE STATEMENT**

Dear Sir:

This Information Disclosure Statement is submitted:

under 37 CFR 1.97(b), or  
(Within three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)

under 37 CFR 1.97(c) together with either a:  
 Statement under 37 CFR 1.97(e), or  
 a \$180.00 fee under 37 CFR 1.17(p), or  
(After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)

under 37 CFR 1.97(d) together with a:  
 Statement under 37 CFR 1.97(e), and  
 a \$180.00 fee set forth in 37 CFR 1.17(p).  
(Filed after final action or notice of allowance, whichever occurs first, but before payment of the issue fee)

Applicant(s) submit herewith Form PTO 1449-Information Disclosure Citation together with copies, of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.56.

The relevance of the attached references is that this is the closest art of which Applicant is aware.

Applicant submits that the above references taken alone or in combination neither anticipate nor render obvious the present invention. Consideration of the foregoing in relation to this application is respectfully requested.

It is requested that the information disclosed herein be made of record in this application.

Respectfully submitted,

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231.

Date of Deposit: May 6, 2002

Typed Name: Steven G. Roeder

Signature: S / R

S / R  
Steven G. Roeder  
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Date: May 6, 2002

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PTO/SB/08A (10-01)

Approved for use through 10/31/2002. OMB 0651-0031

Approved for use through 10/2026. GPO 2021-050.

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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
*(use as many sheets as necessary)*

Sheet 1 of 1

Substitute for form 1449A/PTO				Complete if Known	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>				Application Number	09/891,913
				Filing Date	6/26/2001
				First Named Inventor	Singhal
				Art Unit	2167
				Examiner Name	Unknown
				Attorney Docket Number	11195.33
Sheet	1	of	1	Technology	

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#### **U.S. PATENT DOCUMENTS**

## FOREIGN PATENT DOCUMENTS

<b>Examiner Signature</b>		<b>Date Considered</b>	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

**'Applicant's unique citation designation number (optional).<sup>2</sup>** See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04.

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document under WIPO Standard ST. 16 if possible. Applicant is to place a check mark here if English language Translation is attached.  
Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.